Entered 04/03/169 172 150 150 KRUDES COMPIN DISTRICT OF ILLINOIS Case 18-09737 Doc 1 Filed 04/03/18 Document Fill in this information to identify your case: APR - 3 2018 United States Bankruptcy Court for the: . t bushier 61 JEFFREY P. ALLSTEADT, CLERK Case number (if known): Chapter you are filing under: INTAKE 2 Chapter 7 Chapter 11 Chapter 12 Chapter 13 ☐ Check if this is an amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor** About Debtor 2 (Spouse Only in a Joint Case): Your full name Write the name that is on your government-issued picture identification (for example, First name your driver's license or passport). Middle nam Middle name Bring your picture identification to your meeting Last name Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of your Social Security number or federal

(ITIN)

Individual Taxpayer Identification number OR

9xx - xx

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Case number (# known)____

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
(EIN) you have used in the last 8 years	Business name	Business name
Include trade names and doing business as names	Business name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	7742 S. Kingston	
	Number Street AVE # 2	Number Street
	Chicago 11.6064	9
	City State ZIP Code	City State ZIP Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street .
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
s. Why you are choosing this district to file for	Check one:	Check one:
bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)
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Case number (if known)_

Debtor 1

list Name	Middle Name	Last Nama	-
Ar	drew		Document
ase 18	8-09737	Doc 1	Filed 04/03/1∕

Part 2:	Tell	the Cour	t About	Your	Bankruptcy	Cas

				picy vase				
7.	The chapter of the Bankruptcy Code you	Check for Ban	one. (Fo kruptcy	r a brief desci (Form 2010)).	ription of each, . Also, go to the	see <i>No</i> top of	tice Required by 1 page 1 and check	11 U.S.C. § 342(b) for Individuals Filing the appropriate box.
	are choosing to file under		apter 7					
		☐ Cha	apter 11	1				
		☐ Cha	pter 12	2				
-		Q Cha	pter 13	3				
8.	How you will pay the fee	loca you sub	il court rself, yo mitting	for more del ou may pay v	tails about ho with cash, ca nt on your be	w you : shier's	may pay. Typica check, or mone	neck with the clerk's office in your ally, if you are paying the fee y order. If your attorney is pay with a credit card or check
		□/ ne App	need to pay the fee in installments. If you choose this option, sign and attach the oplication for Individuals to Pay The Filing Fee in Installments (Official Form 103A).					
		☐ I red By liess pay	uest th aw, a ju than 18 the fee	hat my fee to dge may, bu 50% of the co in installmen	pe waived (Y ut is not requi official poverty nts). If you ch	ou may red to, Ine th	request this op waive your fee, at applies to you his option, you n	tion only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.
0	Have you filed for		<i>-</i>	7,700,7110				-
	bankruptcy within the last 8 years?	☑ No ☐ Yes.	District		· · · · · · · · · · · · · · · · · · ·	_ When	**************************************	Case number
			District					
								Case number
			District	name to the same	· · · · · · · · · · · · · · · · · · ·	_ When	MM / DD / YYYY	Case number
10.	Are any bankruptcy cases pending or being	Q No	· · · · · · · · · · · · · · · · · · ·	····				
	filed by a spouse who is	☐ Yes.	Debtor	· · · · · · · · · · · · · · · · · · ·	;			Relationship to you
i	not filing this case with you, or by a business partner, or by an affiliate?		District	N		When	MM/DD /YYYY	Case number, if known
			Debtor .					Relationship to you
			District .			When	MM / DD / YYYY	Case number, if known
	Do you rent your esidence?	Yes.	No.	r landlord obt Go to line 12.			ment against you?	
			yes.	of this bankru	Statement About ptcy petition.	out an E	viction Judgment ,	Against You (Form 101A) and file it as

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Debtor 1

Case number (if known)___

of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separates heate and attach it to this petition. City Street Ves. Name and location of business	of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(51B)) None of the above Are you filling under Chapter 11, the court must know whether you are a small business debtor so that can set appropriate deadlines. If you indicate that you are a small business debtor, see and are you as mall business debtor according to the definition in the Bankruptcy Code. Mo. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. If immediate attention is needed, why is it needed? If immediate attention?	State ZIP Code Dox to describe your business: s (as defined in 11 U.S.C. § 101(27A)) thate (as defined in 11 U.S.C. § 101(51B)) sed in 11 U.S.C. § 101(53A)) as defined in 11 U.S.C. § 101(6)) The court must know whether you are a small business debtor so that it to unindicate that you are a small business debtor, you must attach your ment of operations, cash-flow statement, and federal income tax return or if ist, follow the procedure in 11 U.S.C. § 1116(1)(B). Doter 11. 11, but I am NOT a small business debtor according to the definition in the intry or Any Property That Needs Immediate Attention Interest of the definition in the intry or Any Property That Needs Immediate Attention	of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. **City** Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(50A)) None of the above Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, you must attach your most recearl balance sheet, statement of operations, cash-flow statement, and federal income tax return or any of tipses documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B) No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard?	2. Are you a sole proprietor	No. Go to Part 4.		
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that must be fed, or a building	perishable goods, or livestock that must be fed, or a building	lumber Street	Where is the property?	perishable goods, or livestock that must be fed, or a building			
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		***			vviicie is the property		The state of the s

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Desc Main

Debtor 1

Document

Andrew Ferre I as Name

First Name Middle Name I as Name

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor	1
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You must check one:

Preceived a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

Ļ,	I am not required to receive a briefing	abou
	credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document

Case number (if known)_

	Part 6: Answer These Que	estions for Reporting Purpo	oses			
11	s. What kind of debts do you have?	16a. Are your debts prima as "incurred by an individual No. Go to line 16b. Yes. Go to line 17.	arily consumer debts? Consume lual primarily for a personal, family, o	er debts are defined in 11 U.S.C. § 101(8) r household purpose."		
		 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 				
terms			ou owe that are not consumer debts o	or business debts.		
17	. Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.	nd Apparatum Communication (Communication Communication Co		
***	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No	oter 7. Do you estimate that after any es are paid that funds will be availab	exempt property is excluded and le to distribute to unsecured creditors?		
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19,	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
	***************************************	I have examined this petition, a	nd I declare under penalty of periusy	hat the information provided is true and		
ΓÛ	ryou	If I have chosen to file under Ch	apter 7. I am aware that I may proce	ed, if eligible, under Chapter 7, 11,12, or 13 reach chapter, and I choose to proceed		
		If no attorney represents me and this document, I have obtained a	d I did not pay or agree to pay someo and read the notice required by 11 U.	ne who is not an attorney to help me fill out S.C. § 342(b).		
			th the chapter of title 11, United State	- **		
		I understand making a false stat with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	III IN TINES UD to \$250,000, or imprisor	ning money or property by fraud in connection iment for up to 20 years, or both.		
		* Th	uf x			
		Signature of Debtor 1	208	ture of Debtor 2 Ited on		

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Debtor 1

Andrew Fune (

Case number (if known)_____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

	Date				
Signature of Attorney for Debtor	,	ММ	1	DD	/YYYY
Printed name	WANTERS IN THE STATE OF THE STA				
гицец падре					
Firm name		······································	•		***************************************
Number Street					PAINTER AND
City	State	ZIP Co	ode		
Contact phone	Email address				
Bar number	State	-			

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Debtor 1

Case number if kn

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

并是在自然的最近的各种企业,但是不是是不是的自然的,但是不是是不是不是不要的,但是不是是不是不是不是不是不是不是的。 第一章

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a seri consequences?	ious action with long-	term financial and legal
☐ No Yes		
Are you aware that bankruptcy fraud is a serious inaccurate or incomplete, you could be fined or in	s crime and that if you	ur bankruptcy forms are
□ No □ Yes	•	
Did you pay or agree to pay someone who is no No	ot an attorney to help	you fill out your bankruptcy form
Yes. Name of Person		
Attach Bankruptcy Petition Preparer's Noti	ice, Declaration, and S	ignature (Official Form 119).
Attach Bankruptcy Petition Preparer's Notion By signing here, I acknowledge that I understand have read and understood this notice, and I am a attorney may cause me to lose my rights or prop	d the risks involved in aware that filing a bai	i filing without an attorney. I
By signing here, I acknowledge that I understand have read and understood this notice, and I am a	d the risks involved in aware that filing a bai	i filing without an attorney. I
By signing here, I acknowledge that I understand have read and understood this notice, and I am a attorney may cause me to lose my rights or prop	d the risks involved in aware that filing a bai perty if I do not proper	i filing without an attorney. I nkruptcy case without an ly handle the case.
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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)		
	Debtor (s)	Andrew	Fenne) /)	Case No.	12
))	Cimptoi	1)

List of Creditors

City of Chicago DEPARTMENT OF FINANCE 121 North LASALLE STREET	
Chicago, 16 60602	